

Certificate Number: 15317-PAM-DE-033588356
Bankruptcy Case Number: 19-03493



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 22, 2019, at 10:58 o'clock AM PDT, Russell Elgin completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 22, 2019 By: /s/Edem Bohol

Name: Edem Bohol

Title: Counselor